

<i>SERFF Tracking Number:</i>	<i>UTAC-127329307</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Loyal American Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49585</i>
<i>Company Tracking Number:</i>	<i>LOYAL-11-0004</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS08I.001 Plan A 2010</i>
	<i>Standard Plans 2010</i>		
<i>Product Name:</i>	<i>Loyal American Website</i>		
<i>Project Name/Number:</i>	<i>Loyal Medicare Supplement/LOYAL-11-0004</i>		

Filing at a Glance

Company: Loyal American Life Insurance Company

Product Name: Loyal American Website	SERFF Tr Num: UTAC-127329307	State: Arkansas
TOI: MS08I Individual Medicare Supplement -	SERFF Status: Closed-Filed-	State Tr Num: 49585
Standard Plans 2010	Closed	
Sub-TOI: MS08I.001 Plan A 2010	Co Tr Num: LOYAL-11-0004	State Status: Filed-Closed
Filing Type: Advertisement		Reviewer(s): Stephanie Fowler
	Authors: Melissa MacLaurin, Julie Cook	Disposition Date: 09/08/2011
	Date Submitted: 08/17/2011	Disposition Status: Filed-Closed
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name: Loyal Medicare Supplement	Status of Filing in Domicile: Pending
Project Number: LOYAL-11-0004	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 09/08/2011
	State Status Changed: 09/08/2011
Deemer Date:	Created By: Melissa MacLaurin
Submitted By: Melissa MacLaurin	Corresponding Filing Tracking Number:
Filing Description:	
Loyal American Life Insurance Company NAIC: 65722 FEIN: 63-0343428	
Requesting Approval for Medicare Supplement Website:	
Form Number Form Description	
LOYAL-11-0004-A Loyal American Website – Home Page	
LOYAL-11-0004-B Loyal American Website – About Us	
LOYAL-11-0004-C Loyal American Website – About Us – Financial Strength	
LOYAL-11-0004-D Loyal American Website – About Us – Why Loyal?	
LOYAL-11-0004-E Loyal American Website – Medicare Supplement Ins.	
LOYAL-11-0004-F Loyal American Website – Medicare Supplement – Loyal	

SERFF Tracking Number: UTAC-127329307 State: Arkansas
Filing Company: Loyal American Life Insurance Company State Tracking Number: 49585
Company Tracking Number: LOYAL-11-0004
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: Loyal American Website
Project Name/Number: Loyal Medicare Supplement/LOYAL-11-0004

LOYAL-11-0004-G Loyal American Website – Medicare Supplement – Part A
LOYAL-11-0004-H Loyal American Website – Medicare Supplement – Part B
LOYAL-11-0004-I Loyal American Website – Medicare Supplement – Part C
LOYAL-11-0004-J Loyal American Website – Medicare Supplement – Part D
LOYAL-11-0004-K Loyal American Website – Loyal American Medicare Supplement
LOYAL-11-0004-T Loyal American Website – Contact Us
LOYAL-11-0004-U Loyal American Website – Get A Quote
LOYAL-11-0004-X Loyal American Website – Message from the President
LOYAL-11-0004-Z Loyal American Website – Loyal Med Supp Exclusions and Limitations

The website is to be used with Medicare Supplement policies described below:

Form: Form Number: Serff Number:

Medicare Supplement Plan A Loyal-MS-CR-A-AR UTAC-126397388

Medicare Supplement Plan F Loyal-MS-CR-F-AR UTAC-126397388

Medicare Supplement Plan G Loyal-MS-CR-G-AR UTAC-126397388

Medicare Supplement Plan N Loyal-MS-CR-N-AR UTAC-126397388

-Approved 01/27/2010

Medicare Supplement Plan B Loyal-MS-CR-B-AR UTAC-126631994

Medicare Supplement Plan C Loyal-MS-CR-C-AR UTAC-126631994

Medicare Supplement Plan D Loyal-MS-CR-D-AR UTAC-126631994

-Approved 05/25/2010

Dear Analyst:

The website for the Medicare Supplement policies described above is submitted for your review and approval. This website is new and does not replace any forms previously approved by your department. The used with the policy forms described in this cover letter as well as any future approved plan types.

Please note this website is being filed in multiple states and we may add additional state specific language required by another department of insurance. Also a statement of variability is attached to this filing for informational purposes. The test site web address for this website should you want to review the entire website online is: loyal.gafrisupp.com. Once we have state approval, the website address will be www.loyalamerican.com.

Should you have any questions, please feel free to contact me at 866-459-4272, ext. 4794 or by email at mmacLaurin@gafri.com.

Sincerely,

Melissa MacLaurin,

SERFF Tracking Number: UTAC-127329307 State: Arkansas
 Filing Company: Loyal American Life Insurance Company State Tracking Number: 49585
 Company Tracking Number: LOYAL-11-0004
 TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
 Standard Plans 2010
 Product Name: Loyal American Website
 Project Name/Number: Loyal Medicare Supplement/LOYAL-11-0004

Sr. Compliance Filing Analyst

Company and Contact

Filing Contact Information

Melissa MacLaurin, Compliance Analyst mmaclaurin@gafri.com
 11200 Lakeline Blvd Ste 100 512-807-4794 [Phone]
 Austin, TX 78717

Filing Company Information

Loyal American Life Insurance Company CoCode: 65722 State of Domicile: Ohio
 11200 Lakeline Blvd., Suite 100 Group Code: 84 Company Type: Insurance
 Company
 P.O. Box 559004 Group Name: State ID Number:
 Austin, TX 78755-9004 FEIN Number: 63-0343428
 (800) 633-6752 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$750.00
 Retaliatory? No
 Fee Explanation: \$50 per advertisement

\$50 X 15 ads = \$750

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Loyal American Life Insurance Company	\$750.00	08/17/2011	50699856

<i>SERFF Tracking Number:</i>	<i>UTAC-127329307</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>LOYAL-11-0004</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement - Standard Plans 2010</i>	<i>Sub-TOI:</i>	<i>MS08I.001 Plan A 2010</i>
<i>Product Name:</i>	<i>Loyal American Website</i>		
<i>Project Name/Number:</i>	<i>Loyal Medicare Supplement/LOYAL-11-0004</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	09/08/2011	09/08/2011

<i>SERFF Tracking Number:</i>	<i>UTAC-127329307</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>Loyal Medicare Supplement/LOYAL-11-0004</i>		

Disposition

Disposition Date: 09/08/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UTAC-127329307 State: Arkansas

Filing Company: Loyal American Life Insurance Company State Tracking Number: 49585

Company Tracking Number: LOYAL-11-0004

TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010

Product Name: Loyal American Website

Project Name/Number: Loyal Medicare Supplement/LOYAL-11-0004

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Statement of Variability	Filed-Closed	Yes
Form	Loyal American Website – Home Page	Filed-Closed	Yes
Form	Loyal American Website – About Us	Filed-Closed	Yes
Form	Loyal American Website – About Us – Financial Strength	Filed-Closed	Yes
Form	Loyal American Website – About Us – Why Loyal?	Filed-Closed	Yes
Form	Loyal American Website – Medicare Supplement Ins.	Filed-Closed	Yes
Form	Loyal American Website – Medicare Supplement – Loyal	Filed-Closed	Yes
Form	Loyal American Website – Medicare Supplement – Part A	Filed-Closed	Yes
Form	Loyal American Website – Medicare Supplement – Part B	Filed-Closed	Yes
Form	Loyal American Website – Medicare Supplement – Part C	Filed-Closed	Yes
Form	Loyal American Website – Medicare Supplement – Part D	Filed-Closed	Yes
Form	Loyal American Website – Loyal American Medicare Supplement	Filed-Closed	Yes
Form	American Website – Contact Us	Filed-Closed	Yes
Form	Loyal American Website – Get A Quote	Filed-Closed	Yes
Form	Loyal American Website – Message from the President	Filed-Closed	Yes
Form	Loyal American Website – Loyal Med Supp Exclusions and Limitations	Filed-Closed	Yes

SERFF Tracking Number: UTAC-127329307 State: Arkansas

Filing Company: Loyal American Life Insurance Company State Tracking Number: 49585

Company Tracking Number: LOYAL-11-0004

TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010

Product Name: Loyal American Website

Project Name/Number: Loyal Medicare Supplement/LOYAL-11-0004

Form Schedule

Lead Form Number: LOYAL-11-0004-A

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Status							
Filed-Closed 09/08/2011	LOYAL-11-0004-A	Advertising	Loyal American Website – Home Page	Initial			LOYAL-11-0004-A.pdf
Filed-Closed 09/08/2011	LOYAL-11-0004-B	Advertising	Loyal American Website – About Us	Initial			LOYAL-11-0004-B.pdf
Filed-Closed 09/08/2011	LOYAL-11-0004-C	Advertising	Loyal American Website – About Us – Financial Strength	Initial			LOYAL-11-0004-C.pdf
Filed-Closed 09/08/2011	LOYAL-11-0004-D	Advertising	Loyal American Website – About Us – Why Loyal?	Initial			LOYAL-11-0004-D.pdf
Filed-Closed 09/08/2011	LOYAL-11-0004-E	Advertising	Loyal American Website – Medicare Supplement Ins.	Initial			LOYAL-11-0004-E.pdf
Filed-Closed 09/08/2011	LOYAL-11-0004-F	Advertising	Loyal American Website – Medicare Supplement – Loyal	Initial			LOYAL-11-0004-F.pdf
Filed-Closed 09/08/2011	LOYAL-11-0004-G	Advertising	Loyal American Website – Medicare Supplement – Part A	Initial			LOYAL-11-0004-G.pdf
Filed-Closed 09/08/2011	LOYAL-11-0004-H	Advertising	Loyal American Website – Medicare Supplement – Part B	Initial			LOYAL-11-0004-H.pdf
Filed-Closed 09/08/2011	LOYAL-11-0004-I	Advertising	Loyal American Website – Medicare Supplement – Part C	Initial			LOYAL-11-0004-I.pdf
Filed-Closed 09/08/2011	LOYAL-11-0004-J	Advertising	Loyal American Website – Medicare Supplement – Part D	Initial			LOYAL-11-0004-J.pdf

SERFF Tracking Number: UTAC-127329307 State: Arkansas

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TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010

Product Name: Loyal American Website

Project Name/Number: Loyal Medicare Supplement/LOYAL-11-0004

Filed- Closed 09/08/2011	LOYAL-11- Advertising 0004-K Website – Loyal American Medicare Supplement	Initial	LOYAL-11- 0004-K.pdf
Filed- Closed 09/08/2011	LOYAL-11- Advertising 0004-T American Website – Contact Us	Initial	LOYAL-11- 0004-T.pdf
Filed- Closed 09/08/2011	LOYAL-11- Advertising 0004-U Loyal American Website – Get A Quote	Initial	LOYAL-11- 0004-U.pdf
Filed- Closed 09/08/2011	LOYAL-11- Advertising 0004-X Loyal American Website – Message from the President	Initial	LOYAL-11- 0004-X.pdf
Filed- Closed 09/08/2011	LOYAL-11- Advertising 0004-Z Loyal American Website – Loyal Med Supp Exclusions and Limitations	Initial	LOYAL-11- 0004-Z.pdf

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Life Insurance Company*

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Password

Annuity Policyholders Enter [Here](#)

Not Registered? Click [Here](#)

{


{ From the President

President, Brad Wolfram, welcomes you to the Great American family of financial services and explains our commitment to you.

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{

{ Critical Illness Insurance



Would you like to help preserve your financial independence in the event of a critical illness? We can help you do just that.

[Read more...](#)


{ Medicare Supplements



Are you confused about Medicare Supplement coverage? We can explain it and show you how you can obtain coverage to fit your needs and your budget.

[Read more...](#)

{ Cancer Insurance



According to the American Cancer Society, anyone can develop cancer. Will you be able to afford care if cancer touches your family?

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{ Hospital/Surgical



The right health insurance program can be hard to find. We have a policy designed to provide you with reimbursement **no matter which doctor or hospital you choose.**

[Read more...](#)

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{ Loyal American Life Insurance Company® is rated A- (Excellent).
For the latest rating, visit www.ambest.com. }

{ * "A- (Excellent)" is fourth highest out of sixteen categories. Rating is based on the company's financial strength and ability to meet its obligations to policyholders. Not a recommendation of the company or its products. }

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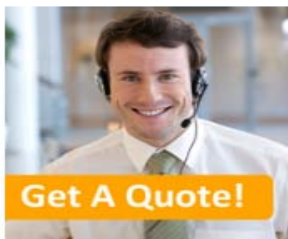
Loyal American
Life Insurance Company*



Hospital/Surgical

Have you ever wondered how you would pay for medical expenses and out-of-pocket costs that aren't covered by your regular medical insurance if you were to be hospitalized? We have products that can help.

[Read more...](#)



About Us

Since 1955, Loyal American Life Insurance Company (Loyal) has been marketing insurance products for the needs of Americans. We feature Medicare Supplement Insurance Plans and offer a selection of supplemental policies, marketed through agents, designed to help meet the financial needs of Americans as deductibles and coinsurance costs grow.

We strive to develop innovative products, quality services for our customers and to provide a variety of coverage options that work for you. At Loyal, we are committed to providing exceptional service to all our customers every day.

Loyal is part of the Great American family of companies. Learn about our [Financial Strength](#).



The Great American Insurance Tower overlooking Great American Ball Park, home of the Cincinnati Reds

Our Family

Our family of companies includes: Central Reserve Life Insurance Company, Continental General Insurance Company, Loyal American Life Insurance Company, Provident American Life and Health Insurance Company and United Teacher Associates Insurance Company. Our family of companies has helped serve over 1 million policy holders in just the past 10 years and we pay out over \$23 million in Medicare Supplement, Life, Long-Term Care and other health claims each month.*

GREATAMERICAN
SUPPLEMENTAL BENEFITS GROUP

LoyalH11-0004-B

*2010 Average of Medicare Supplement, Life, Long-Term Care, Cancer, Heart & Accident claims for Central Reserve Life, Continental General, Great American Life, Loyal American Life, Provident American Life & Health and United Teacher Associates Insurance Companies.

Financial Strength

Loyal American Life Insurance Company is part of the Great American Supplemental Benefits Group and is a member of Great American Financial Resources Inc. (GAFRI). GAFRI is a member of the **Great American Insurance Group**, whose roots go back to 1872 with the founding of its flagship company, Great American Insurance Company. The members of Great American Insurance Group are subsidiaries of **American Financial Group, Inc. (AFG)**. AFG's common stock is listed and traded on the New York Stock Exchange and Nasdaq Global Select Market under the symbol AFG. Learn more at www.GAFRI.com.



Medicare Supplements

Are you confused about Medicare Supplement coverage? We can explain it and show you how you can obtain coverage to fit your needs **and** your budget.

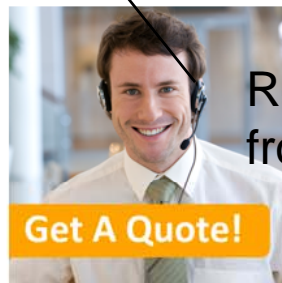
[Read more.](#)



Loyal American Life Insurance Company is rated A- (Excellent). For the latest rating, access www.ambest.com.*

[A Message From Our President: Brad Wolfram](#)

* "A- (Excellent)" is fourth highest out of sixteen categories. Rating is based on the company's financial strength and ability to meet its obligations to policyholders. Not a recommendation of the company or its products.



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Loyal American
Life Insurance Company®

Critical Illness Insurance



Would you like to help preserve your financial independence in the event of a critical illness? We can help you do just that.

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Why Loyal American?

Why is Loyal American a popular choice?

Stability

Loyal American Life Insurance Company is part of the Great American Supplemental Benefits Group and is a member of Great American Financial Resources Inc. (GAFRI). GAFRI is a member of the **Great American Insurance Group**, whose roots go back to 1872 with the founding of its flagship company, Great American Insurance Company. The members of Great American Insurance Group are subsidiaries of **American Financial Group, Inc. (AFG)**. AFG's common stock is listed and traded on the New York Stock Exchange and Nasdaq Global Select Market under the symbol AFG. Learn more at www.GAFRI.com.

Experience

Our family of companies has served over 1 million policy holders over the last 10 years. We pay an average of \$20 million* in Medicare Supplement, Life, Long-Term Care and other health claims each month. *

Reliability

Loyal American has been marketing insurance products for Americans since 1955.

Affordability

We offer competitive prices along with a selection of insurance policies and coverage options to fit most needs.

Find out about our **History** and **Financial Strength**

*2010 Average of Medicare Supplement, Life, Long-Term Care, Cancer, Heart & Accident claims for Central Reserve Life, Continental General, Great American Life®, Loyal American Life®, Provident American Life & Health and United Teacher Associates Insurance Companies.

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Medicare Supplements

Are you looking for coverage to supplement Medicare? We have a product that can fit your needs and your budget.

[Read more...](#)



Get A Quote!

Loyal-11-0004-E

Medicare Supplement Insurance (Medigap)

Medicare Supplement insurance policies (also called Medigap) give you choices in supplemental health coverage to fill gaps in services that original Medicare doesn't cover. You must be enrolled in Medicare to purchase a Medicare Supplement insurance policy.

[Find Out About Original Medicare](#)

Medicare Supplement policies in most states fall into 10 standardized plans. They are designated by the letters A through N. Plan F may also be offered in high-deductible versions. Plans K and L provide for different cost sharing and Plan M and N allow for co-payments.

[Why could a Medicare Supplement insurance policy be important for you?](#)

Medicare only pays about 80% of Part B (Doctor's Office Visits) expenses. The other 20% or more is up to you. All Medicare Supplement insurance policies are accepted at any doctor or hospital that accepts Medicare and are guaranteed renewable for life. This means the freedom to choose any doctor or hospital that accepts Medicare — no referrals required.

Why choose a Medicare Supplement from Loyal American? [Find out the answer.](#)

[View](#) a PDF of the chart below.

Medigap Plans

How to read the chart:

If a check mark appears in a column of this chart, the Medigap policy covers 100% of the described benefit. If a row lists a percentage, the policy covers that percentage of the described benefit. If a row is blank, the policy doesn't cover that benefit.

Note:

The Medigap policy covers coinsurance only after you have paid the deductible (unless the Medigap policy also covers the deductible).

	Medigap Plans									
Medigap Benefits	A	B	C	D	F*	G	K	L	M	N
Medicare Part A Coinsurance and hospital costs up to an additional 365 days after Medicare Benefits are used up	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	***
Blood (First 3 Pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A Hospice Care Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled Nursing Facility Care Coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part A Deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part B Deductible			✓	✓	✓					
Medicare Part B Excess Charges					✓	✓				
Foreign Travel Emergency (Up to Plan Limits)			✓	✓	✓	✓			✓	✓

*Plan F also offers a high-deductible plan. If you choose this option, this means you must pay for Medicare-covered costs up to the deductible amount of \$2,000 in 2011 before your Medigap plan pays anything.

Out-of-Pocket Limit**
\$4,640
\$2,320

**After you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$162 in 2011), the Medigap plan pays 100% of covered services for the rest of the calendar year.

***Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

[View PDF](#) of the chart above.

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No insurance company or its agents are connected with or endorsed by Medicare, Social Security or any other governmental agency. This is a solicitation for insurance. Premium and benefits vary by plan selected. Plan availability varies by state. Medicare Supplement policies are underwritten by Loyal American Life Insurance Company. For specific costs and further details of the coverage, including exclusions and reductions or limitations and the terms under which the policy may be continued in force, contact the company. An insurance agent will contact you.

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Medicare Supplements

Are you looking for coverage to supplement Medicare? We have a product that can fit your needs and your budget.


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Part A

Part A (Hospital Insurance) helps cover



- Inpatient care in hospitals (such as critical access hospitals, inpatient rehabilitation facilities, and long-term care hospitals)
- Inpatient care in a skilled nursing facility (not custodial or long term care)
- Hospice care services
- Home health care services
- Inpatient care in a Religious Nonmedical Health Care Institution

You usually don't pay a monthly premium for Part A coverage if you or your spouse paid Medicare taxes while working. This is called "premium-free Part A." If you aren't eligible for premium-free Part A, you may be able to buy Part A if you meet one of these conditions:

- You're 65 or older, you're entitled to (or enrolling in) Part B, and you meet the citizenship or residency requirements.
- You're under 65, disabled, and your premium-free Part A coverage ended because you returned to work.

[Continue to Part B](#)

Find out about [Medicare Supplement Insurance](#).

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No insurance company or its agents are connected with or endorsed by Medicare, Social Security or any other governmental agency. This is a solicitation for insurance. Premium and benefits vary by plan selected. Plan availability varies by state. Medicare Supplement policies are underwritten by Loyal American Life Insurance Company. For specific costs and further details of the coverage, including exclusions and reductions or limitations and the terms under which the policy may be continued in force, contact the company. An insurance agent will contact you.

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Part B

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Loyal American

Life Insurance Company®




Medicare Supplements

Are you looking for coverage to supplement Medicare? We have a product that can fit your needs and your budget.
[Read more...](#)



Get A Quote!

Part B



Part B (Medical Insurance) helps cover medically-necessary services like doctors' services, outpatient care and other medical services. Part B also covers some preventive services to help maintain your health and to keep certain illnesses from getting worse. Check your **Medicare card** to find out if you have Part B.

How Much Does Part B Cost?

You pay the Part B premium each month. Most people will pay the standard premium amount. However, if your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you may pay more.

Fact: Medicare only pays about 80% of Part B expenses. The other 20% or more is up to you. **A Medicare Supplement insurance plan can help you pay for what Medicare does not cover.**

[Continue to Part C](#)

Find out about **Medicare Supplement Insurance**.

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No insurance company or its agents are connected with or endorsed by Medicare, Social Security or any other governmental agency. This is a solicitation for insurance. Premium and benefits vary by plan selected. Plan availability varies by state. Medicare Supplement policies are underwritten by Loyal American Life Insurance Company. For specific costs and further details of the coverage, including exclusions and reductions or limitations and the terms under which the policy may be continued in force, contact the company. An insurance agent will contact you.

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Medicare Supplements

Are you looking for coverage to supplement Medicare? We have a product that can fit your needs and your budget.
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Part C

Part C (Medicare Advantage) sometimes called "MA Plans," are health plans offered by private companies approved by Medicare. If you join a Medicare Advantage Plan, the plan includes your Part A (Hospital Insurance) and Part B (Medical Insurance) coverage.

Medicare Advantage Plans must follow rules set by Medicare. However, each plan can charge different out-of-pocket costs and have different rules for how you get services (like whether you need a referral to see a specialist or if you have to go to only doctors, facilities, or suppliers that belong to the plan). You usually pay one monthly premium to the Medicare Advantage plan, in addition to your Part B premium.

[Continue to Part D](#)

Find out about [Medicare Supplement Insurance](#).



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Part D

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Medicare Supplements

Are you looking for coverage to supplement Medicare? We have a product that can fit your needs and your budget.

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Part D

Medicare Prescription Drug Coverage (Part D) is available to everyone with Medicare. To get Medicare drug coverage, you must join a Medicare drug plan. Plans vary in cost and drugs covered. Two types of plans offer Medicare prescription drug coverage:


1. Medicare Prescription Drug Plans. These plans (sometimes called "PDPs") add drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare Private Fee-for-Service (PFFS) Plans, and Medicare Medical Savings Account (MSA) Plans.
2. Medicare Advantage Plans (like an HMO or PPO) or other Medicare health plans that offer Medicare prescription drug coverage. You get all of your Part A and Part B coverage, and prescription drug coverage (Part D), through these plans. Medicare Advantage Plans with prescription drug coverage are sometimes called "MA-PDs."

Who Can Get Medicare Drug Coverage?

To join a Medicare Prescription Drug Plan, you must have Medicare Part A or Part B. To join a Medicare Advantage Plan, you must have Part A and Part B. You must also live in the service area of the Medicare drug plan you want to join.

For more information on eligibility and enrollment visit www.medicare.gov or download [Medicare & You 2011](#), a summary of Medicare benefits, coverage options, rights and protections, and answers to the most frequently asked questions about Medicare.

Find out about [Loyal American Medicare Supplement Insurance](#).



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Loyal American Medicare Supplements

How can a Loyal American Medicare Supplement insurance policy help you?

- We offer insurance policies that cover Part A and B deductibles, coinsurance and excess charges.
- You could save money without decreasing coverage!
- Fast Policy Issue - Policies issue in 3-5 days on average
- No Networks! If your doctor accepts Medicare, they will accept Loyal American Life Insurance Company (Loyal).
- No Claim Forms! Your claims are sent to us electronically and the average claim is processed in 2 to 4 Days.

Supplemental Health

Have you ever wondered how you would pay for medical expenses and out-of-pocket costs that aren't covered by your regular medical insurance if you were to be hospitalized? We have products that can help.

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What makes Medicare Supplement insurance coverage from Loyal American Different?

The benefits of each Medicare Supplement insurance policy are standardized by law. For example: our Medicare Supplement Plan F, includes the same basic benefits as the Plan F offered by other insurance providers. All Medicare Supplement policies have the same basic benefits no matter what company you choose to go with. At Loyal American, our outstanding value, service and security makes us stand apart.

Loyal American offers the following Medicare Supplement Plans: A, B, C, D, F, G & N¹

For more information about Medicare Supplement insurance, see [Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare](#)

Guaranteed renewable for life, subject to the company's right to increase premium on a class or attained age² basis, coverage under Medicare changes, or you move to a different rate area.

Note: Medicare Supplement Plans underwritten by Loyal American Life Insurance Company. These policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage call or write the company. Read [Loyal American Medicare Supplements Exclusions and Limitations](#).

¹All plans may not be available in all states
²Except in AZ, AR, GA, ID, MO, NH where policy rate structure is based on issue age

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Have a question or need additional assistance regarding a product or service? No problem – we are here to help you quickly, in whatever way we can.

By Phone

Toll-Free 800-633-6752

By Mail

PO Box 559004

Austin, TX 78755-9004


By Email

Complete the information form below:

Supplemental Health

Have you ever wondered how you would pay for medical expenses and out-of-pocket costs that aren't covered by your regular medical insurance if you were to be hospitalized? We have products that can help.

Read more..



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I am

Select One...

*

First Name

*

Last Name

*

Email Address

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Phone

*

I need help with

Select One...

*

How can we help you?

*

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Call (877) 295-4129 Monday - Thursday, 8am - 5pm , Friday, 8am - 3pm Central time, or fill out the form below and we will have a licensed agent contact you.

}

First Name

*

Last Name

*

Date of Birth

mm/dd/yyyy

*

Zip Code

*

Email Address

*

Phone Number

xxx-xxx-xxxx

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I am interested in

{

Hospital/Surgical

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Have you ever wondered how you would pay for medical expenses and out-of-pocket costs that aren't covered by your regular medical insurance if you were to be hospitalized? We have products that can help.

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Message From the President

On behalf of Loyal American Life Insurance Company, I would like to welcome you to our family of companies. Loyal American is a part of Great American Financial Resources®, Inc. and has emphasized financial strength for the protection of its policyholders as well as an "A-" (Excellent) rating from A.M. Best Company*. You can be sure that our entire team is charged with fulfilling the commitments we make to you. Our objective is to earn your business every day by building a relationship that is focused on results and service. We are constantly striving to improve services, policies and procedures geared towards making working with us faster and easier.

And, our commitment does not stop there — our Customer Service staff is standing by to answer your calls. We understand that our way of doing business does not work unless it works for you. You can count on us to deliver the service you expect and deserve.

Brad Wolfram, President
Great American Supplemental Benefits Group

*"A- (Excellent)" is fourth highest out of sixteen categories. Rating is based on the company's financial strength and ability to meet its obligations to policyholders. Not a recommendation of the company or its products.



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Loyal American Medical Supplements Exclusions and Limitations

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EXCLUSIONS AND LIMITATIONS

The benefits of the policy will not duplicate any benefits paid by Medicare. The combined benefits of the policy and the benefits paid by Medicare may not exceed one-hundred percent (100%) of the Medicare eligible expenses incurred. The policy will not pay benefits for the following:

1. Any expense which you are not legally obligated to pay; or services for which no charge is normally made in the absence of insurance;
2. Any services that are not medically necessary as determined by Medicare;
3. Any portion of any expense for which payment is made by Medicare or other government programs (except Medicaid);
4. Any type of expense not a Medicare eligible expense except as provided in the policy;
5. Any deductible, co-insurance or co-payment not covered by Medicare, unless such coverage is listed as an additional benefit in the policy;
6. Confinement that begins or expenses incurred while your policy is not in force; or
7. PRE-EXISTING CONDITION: A condition for which medical advice was given or treatment was recommended by or received from a physician within six (6) months prior to the policy effective date.

We will not pay for any expenses incurred for care or treatment of a pre-existing condition for the first six (6) months from the effective date of coverage. This exclusion does not apply if you applied for and were issued the policy under guaranteed issue status; if on the date of application for the policy you had at least six (6) months of prior creditable coverage; or, if the policy is replacing another Medicare supplement policy and a six (6) month waiting period has already been satisfied. Evidence of prior coverage or replacement must have been disclosed on the application for the policy.

If you had less than six (6) months prior creditable coverage, the pre-existing conditions limitation will be reduced by the aggregate amount of creditable coverage. If the policy is replacing another Medicare supplement policy, credit will be given for any portion of the waiting period that has been satisfied.

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ID

EXCLUSIONS AND LIMITATIONS

The benefits of the policy will not duplicate any benefits paid by Medicare. The combined benefits of the policy and the benefits paid by Medicare may not exceed one-hundred percent (100%) of the Medicare eligible expenses incurred. The policy will not pay benefits for the following:

1. Any expense which you are not legally obligated to pay; or services for which no charge is normally made in the absence of insurance;
2. Any services that are not medically necessary as determined by Medicare;
3. Any portion of any expense for which payment is made by Medicare or other government programs (except Medicaid);
4. Any type of expense not a Medicare eligible expense except as provided in the policy;
5. Any deductible, co-insurance or co-payment not covered by Medicare, unless such coverage is listed as a benefit in the policy;
6. Expenses incurred while your policy is not in force; or
7. PRE-EXISTING CONDITION: A condition for which medical advice was given or treatment was recommended by or received from a physician within six (6) months before the effective date of coverage.

We will not pay for any expenses incurred for care or treatment of a pre-existing condition for the first six (6) months from the effective date of coverage. This exclusion does not apply if you applied for and were issued the policy under guaranteed issue status; if on the date of application for the policy you had at least six (6) months of prior creditable coverage; or, if the policy is replacing another Medicare supplement policy and a six (6) month waiting period has already been satisfied. Evidence of prior coverage or replacement must have been disclosed on the application for the policy.

If you had less than six (6) months prior creditable coverage, the pre-existing conditions limitation will be reduced by the aggregate amount of creditable coverage. If the policy is replacing another Medicare supplement policy, credit will be given for any portion of the waiting period that has been satisfied.

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Loyal American Medical Supplements Excl...

MN

EXCLUSIONS AND LIMITATIONS

The benefits of the policy will not duplicate any benefits paid by Medicare. The combined benefits of the policy and the benefits paid by Medicare may not exceed one-hundred percent (100%) of the Medicare eligible expenses incurred. The policy will not pay benefits for the following:

1. Any expense which you are not obligated to pay; or services for which no charge is normally made in the absence of insurance;
2. Any services that are not medically necessary as determined by Medicare;
3. Any portion of any expense for which payment is made by Medicare or other government programs (except Medicaid);
4. Any type of expense not a Medicare eligible expense except as provided in the policy;
5. Any deductible, co-insurance or co-payment not covered by Medicare, unless such coverage is listed as a benefit in the policy;
6. Confinement that begins or expenses incurred while your policy is not in force; or
7. Expense resulting from a pre-existing condition is not covered unless it is incurred 6 months or more after the coverage effective date. A pre-existing condition is one: (a) for which medical advice was given or treatment was recommended by or received from a physician within 90 days or less before your coverage effective date; and (b) which would not have caused us to deny issuing your policy had it been named on your application.

This provision does not apply if, as of the date of application, you had a continuous period of creditable coverage or had prior coverage under a Medicare supplement policy for at least six (6) months. If, as of the date of application, you had less than six (6) months prior creditable coverage, the pre-existing conditions limitation will be reduced by the aggregate amount of creditable coverage. If this policy is replacing another Medicare supplement policy, credit will be given for any portion of the waiting period that has been satisfied. This provision does not apply if you applied for and were issued this policy under guaranteed issue status.

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NC

EXCLUSIONS AND LIMITATIONS

The benefits of the policy will not duplicate any benefits paid by Medicare. The combined benefits of the policy and the benefits paid by Medicare may not exceed one-hundred percent (100%) of the Medicare eligible expenses incurred. The policy will not pay benefits for the following:

1. Any expense which you are not legally obligated to pay; or services for which no charge is normally made in the absence of insurance;
2. Any services that are not medically necessary as determined by Medicare;
3. Any portion of any expense for which payment is made by Medicare or other government programs (except Medicaid);
4. Any type of expense not a Medicare eligible expense except as provided in the policy;
5. Any deductible, co-insurance or co-payment not covered by Medicare, unless such coverage is listed as an additional benefit in the policy;
6. Confinement that begins or expenses incurred while your policy is not in force; or
7. **PRE-EXISTING CONDITION: A condition for which medical advice was given or treatment was recommended by or received from a physician within six (6) months prior to the policy effective date.**

We will not pay for any expenses incurred for care or treatment of a pre-existing condition for the first six (6) months from the effective date of coverage. This exclusion does not apply if you applied for and were issued the policy under guaranteed issue status; if on the date of application for the policy you had at least six (6) months of prior creditable coverage; or, if the policy is replacing another Medicare supplement policy and a six (6) month waiting period has already been satisfied. Evidence of prior coverage or replacement must have been disclosed on the application for the policy.

If you had less than six (6) months prior creditable coverage, the pre-existing conditions limitation will be reduced by the aggregate amount of creditable coverage. If the policy is replacing another Medicare supplement policy, credit will be given for any portion of the waiting period that has been satisfied.

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EXCLUSIONS AND LIMITATIONS

The benefits of the policy will not duplicate any benefits paid by Medicare. The combined benefits of the policy and the benefits paid by Medicare may not exceed one-hundred percent (100%) of the Medicare eligible expenses incurred. The policy will not pay benefits for the following:

1. Any expense which you are not legally obligated to pay; or services for which no charge is normally made in the absence of insurance;
2. Any services that are not medically necessary as determined by Medicare;
3. Any portion of any expense for which payment is made by Medicare or other government programs (except Medicaid);
4. Any type of expense not a Medicare eligible expense except as provided in the policy;
5. Any deductible, co-insurance or co-payment not covered by Medicare, unless such coverage is listed as an additional benefit in the policy;
6. Confinement that begins or expenses incurred while your policy is not in force; or
7. PRE-EXISTING CONDITION: A condition for which medical advice was given or treatment was recommended by or received from a physician within six (6) months before the effective date of coverage.

We will not pay for any expenses incurred for care or treatment of a pre-existing condition for the first six (6) months from the effective date of coverage. This exclusion does not apply if you applied for and were issued the policy under guaranteed issue status; if on the date of application for the policy you had at least six (6) months of prior creditable coverage; or, if the policy is replacing another Medicare supplement policy and a six (6) month waiting period has already been satisfied. Evidence of prior coverage or replacement must have been disclosed on the application for the policy.

If you had less than six (6) months prior creditable coverage, the pre-existing conditions limitation will be reduced by the aggregate amount of creditable coverage. If the policy is replacing another Medicare supplement policy, credit will be given for any portion of the waiting period that has been satisfied.

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EXCLUSIONS AND LIMITATIONS

The benefits of the policy will not duplicate any benefits paid by Medicare. The combined benefits of the policy and the benefits paid by Medicare may not exceed one-hundred percent (100%) of the Medicare eligible expenses incurred. The policy will not pay benefits for the following:

1. Any expense which you are not legally obligated to pay; or services for which no charge is normally made in the absence of insurance;
2. Any services that are not medically necessary as determined by Medicare;
3. Any portion of any expense for which payment is made by Medicare or other government programs (except Medicaid);
4. Any type of expense not a Medicare eligible expense except as provided in the policy;
5. Any deductible, co-insurance or co-payment not covered by Medicare, unless such coverage is listed as a benefit in the policy;
6. Confinement that begins or expenses incurred while your policy is not in force; or
7. PRE-EXISTING CONDITION: A condition for which medical advice was given or treatment was recommended by or received from a physician within six (6) months prior to the policy effective date.

We will not pay for any expenses incurred for care or treatment of a pre-existing condition for the first six (6) months from the effective date of coverage. This exclusion does not apply if you applied for and were issued the policy under guaranteed issue status; if on the date of application for the policy you had at least six (6) months of prior creditable coverage; or, if the policy is replacing another Medicare supplement policy and a six (6) month waiting period has already been satisfied. Evidence of prior coverage or replacement must have been disclosed on the application for the policy.

If you had less than six (6) months prior creditable coverage, the pre-existing conditions limitation will be reduced by the aggregate amount of creditable coverage. If the policy is replacing another Medicare supplement policy, credit will be given for any portion of the waiting period that has been satisfied.

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EXCLUSIONS AND LIMITATIONS

The benefits of the policy will not duplicate any benefits paid by Medicare. The combined benefits of the policy and the benefits paid by Medicare may not exceed one-hundred percent (100%) of the Medicare eligible expenses incurred. The policy will not pay benefits for the following:

1. Any expense which you are not legally obligated to pay; or services for which no charge is normally made in the absence of insurance;
2. Any services that are not medically necessary as determined by Medicare;
3. Any portion of any expense for which payment is made by Medicare or other government programs (except Medicaid);
4. Any type of expense not a Medicare eligible expense except as provided in the policy;
5. Any deductible, co-insurance or co-payment not covered by Medicare, unless such coverage is listed as an additional benefit in the policy;
6. Confinement that begins or expenses incurred while the policy is not in force; or

LIMITATIONS (PRE-EXISTING CONDITION): A condition for which medical advice was given or treatment was recommended by or received from a physician within six (6) months prior to the policy effective date.

We will not pay for any expenses incurred for care or treatment of a pre-existing condition for the first six (6) months from the effective date of coverage. This exclusion does not apply if you applied for and were issued the policy under guaranteed issue status; if on the date of application for the policy you had at least six (6) months of prior creditable coverage; or, if the policy is replacing another Medicare supplement policy and a six (6) month waiting period has already been satisfied. Evidence of prior coverage or replacement must have been disclosed on the application for the policy.

If you had less than six (6) months prior creditable coverage, the pre-existing conditions limitation will be reduced by the aggregate amount of creditable coverage. If the policy is replacing another Medicare supplement policy, credit will be given for any portion of the waiting period that has been satisfied.

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WI

EXCLUSIONS AND LIMITATIONS

The benefits of the policy will not duplicate any benefits paid by Medicare. The combined benefits of the policy and the benefits paid by Medicare may not exceed one-hundred percent (100%) of the Medicare eligible expenses incurred. The policy will not pay benefits for the following:

1. Nursing home care costs beyond what is covered by Medicare and the Wisconsin mandated 30-day skilled nursing benefit;
2. Home health care visits above the number of visits covered by Medicare and the 40 visits shown, in the policy, unless the optional Additional Home Health Care Rider is purchased.
3. Physician charges above Medicare's approved charge, unless the optional Medicare Part B Excess Charges Rider is purchased;
4. Outpatient prescription drugs;
5. Most care received outside the USA, unless the optional Foreign Travel Emergency Rider is purchased;
6. Dental care (except anesthesia charges for dental care provided in a hospital or ambulatory surgery center), dentures, checkups, routine immunizations, cosmetic surgery, routine foot care, examinations for and the cost of eyeglasses or hearing aids, unless eligible by Medicare;
7. Any expense incurred in excess of the usual and customary charge or not medically necessary as determined by us for all required Wisconsin mandated benefits;
8. Any expense which you are not legally obligated to pay; or services for which no charge is normally made in the absence of insurance;
9. Any services that are not medically necessary as determined by Medicare;
10. Any portion of any expense for which payment is made by Medicare or other government programs (except Medicaid);
11. Any type of expense not a Medicare eligible expense except as provided in the policy;
12. PRE-EXISTING CONDITION: A condition for which medical advice was given or treatment was recommended by or received from a physician within six (6) months prior to the policy effective date.

We will not pay for any expenses incurred for care or treatment of a pre-existing condition for the first six (6) months from the effective date of coverage. This exclusion does not apply if you applied for and were issued the policy under guaranteed issue status; if on the date of application for the policy you had at least six (6) months of prior creditable coverage; or, if the policy is replacing another Medicare supplement policy and a

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Loyal American Medical Supplements Excl...

3. Physician charges above Medicare's approved charge, unless the optional Medicare Part B Excess Charges Rider is purchased;
4. Outpatient prescription drugs;
5. Most care received outside the USA, unless the optional Foreign Travel Emergency Rider is purchased;
6. Dental care (except anesthesia charges for dental care provided in a hospital or ambulatory surgery center), dentures, checkups, routine immunizations, cosmetic surgery, routine foot care, examinations for and the cost of eyeglasses or hearing aids, unless eligible by Medicare;
7. Any expense incurred in excess of the usual and customary charge or not medically necessary as determined by us for all required Wisconsin mandated benefits;
8. Any expense which you are not legally obligated to pay; or services for which no charge is normally made in the absence of insurance;
9. Any services that are not medically necessary as determined by Medicare;
10. Any portion of any expense for which payment is made by Medicare or other government programs (except Medicaid);
11. Any type of expense not a Medicare eligible expense except as provided in the policy;
12. PRE-EXISTING CONDITION: A condition for which medical advice was given or treatment was recommended by or received from a physician within six (6) months prior to the policy effective date.

We will not pay for any expenses incurred for care or treatment of a pre-existing condition for the first six (6) months from the effective date of coverage. This exclusion does not apply if you applied for and were issued the policy under guaranteed issue status; if on the date of application for the policy you had at least six (6) months of prior creditable coverage; or, if the policy is replacing another Medicare supplement policy and a six (6) month waiting period has already been satisfied. Evidence of prior coverage or replacement must have been disclosed on the application for the policy.

If you had less than six (6) months prior creditable coverage, the pre-existing conditions limitation will be reduced by the aggregate amount of creditable coverage. If the policy is replacing another Medicare supplement policy, credit will be given for any portion of the waiting period that has been satisfied.

PRE-EXISTING CONDITION: A condition for which medical advice was given or treatment was recommended by or received from a physician within six (6) months prior to the policy effective date.

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WY

The benefits of the policy will not duplicate any benefits paid by Medicare. The combined benefits of the policy and the benefits paid by Medicare may not exceed one-hundred percent (100%) of the Medicare eligible expenses incurred. The policy will not pay benefits for the following:

1. Any expense which you are not legally obligated to pay; or services for which no charge is normally made in the absence of insurance;
2. Any services that are not medically necessary as determined by Medicare;
3. Any portion of any expense for which payment is made by Medicare or other government programs (except Medicaid);
4. Any type of expense not a Medicare eligible expense except as provided in the policy;
5. Any deductible, co-insurance or co-payment not covered by Medicare, unless such coverage is listed as a benefit in the policy;
6. Confinement that begins or expenses incurred while your policy is not in force; or
7. PRE-EXISTING CONDITION: A condition for which medical advice was given or treatment was recommended by or received from a physician within ninety (90) days prior to the policy effective date.

We will not pay for any expenses incurred for care or treatment of a pre-existing condition for the first ninety (90) days from the effective date of coverage. This exclusion does not apply if you applied for and were issued the policy under guaranteed issue status; if on the date of application for the policy you had at least ninety (90) days of prior creditable coverage; or, if the policy is replacing another Medicare supplement policy and a ninety (90) day waiting period has already been satisfied. Evidence of prior coverage or replacement must have been disclosed on the application for the policy.

If you had less than ninety (90) days prior creditable coverage, the pre-existing conditions limitation will be reduced by the aggregate amount of creditable coverage. If the policy is replacing another Medicare supplement policy, credit will be given for any portion of the waiting period that has been satisfied.

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Loyal-11-0004-Z

<i>SERFF Tracking Number:</i>	<i>UTAC-127329307</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Loyal American Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49585</i>
<i>Company Tracking Number:</i>	<i>LOYAL-11-0004</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS08I.001 Plan A 2010</i>
	<i>Standard Plans 2010</i>		
<i>Product Name:</i>	<i>Loyal American Website</i>		
<i>Project Name/Number:</i>	<i>Loyal Medicare Supplement/LOYAL-11-0004</i>		

Supporting Document Schedules

	Item Status:	Status
Satisfied - Item:		
Comments:		
Attachment:		
Statement of Variability.pdf	Filed-Closed	09/08/2011

Statement of Variability
Loyal American Life Insurance company

The following items are indicated as variable items in on the website:

Page	Variable Items	Justification
All	Copyright Date	The Copyright Date is marked as variable so we can update that as necessary without having to re-file the website.
All	Promotions	The promotions have been marked as variable so we will be able to rotate different promotions on this page. Each promotion is shown throughout this website. We will not use a promotion that has not been approved by your department of insurance.
Home Page LOYAL-11-0004-A	Policyholder Login	The Policyholder login has been marked as variable so we can remove it from this home page if necessary. The information listed will not change.
Home Page LOYAL-11-0004-A; About Us – Financial Strength LOYAL-11-0004-C; Message from the President LOYAL-11-0004-X	AM Best Rating	The AM Best Rating information has been marked as variable so we can update the rating as necessary without having to re-file the website page.
About Us LOYAL-11-0004-B	Our Family information	The description of our family of companies' information has been marked as variable so we will be able to update the statistics listed without having to re-file for approval.
About Us Why Loyal American LOYAL-11-0004-D	Experience	The information listed next to the heading "Experience" has been marked as variable so we will be able to update the statistics listed without having to re-file for approval. The source for the statistics has also been marked as variable so we may update that as well when newer information becomes available.
Medicare Supplement Insurance LOYAL-11-0004-E	10 Standardized Plans; 80% of Part B, etc	The Medicare information relating to the 10 standardized plans the percentage Medicare will pay and the percentage you are responsible has been marked as variable should this information change again by the federal government, we will be able to update the information without having to re-file for approval.
Medicare Supplement Insurance LOYAL-11-0004-E	Medicare Chart	The Medicare Chart showing all of the plans available has been marked as variable so we can update the chart should it ever change again without having to re-file for approval.
What is Medicare? LOYAL-11-0004-F	Medicare & You Guide	The Medicare & You Guide 2011 has been marked as variable so we can update this link every year when each new Medicare & You Guide comes out.
Medicare Supplement – Part B LOYAL-11-0004-H	80% of Part B, etc	The information regarding what percentage Part B covers and what percentage you are responsible for has been marked as variable so we can update this information should it ever change again by the federal government without having to re-file for approval.
Medicare Supplement – Part D LOYAL-11-0004-J	www.medicare.gov and Medicare & You Guide	The Medicare website and the Medicare & You Guide 2011 have been marked as variable so we may update the link to the Medicare website should it ever change without having to re-file the website. We would also like to update the Guide each year it comes out without having to re-file for approval.
Loyal American Medicare Supplements LOYAL-11-0004-K	Policy issue average days, average claim processing days	The Policy issue average days and the average claim processing days have been marked as variable so we can update this information has necessary without having to re-file the website.

Loyal American Medicare Supplements LOYAL-11-0004-K	Medicare Supplement Insurance Plans	Any reference to the Medicare Supplement insurance plans that Loyal American currently offers has been marked as variable should we decide not to offer one of the plans in the future we would be able to update the website without having to re-file for approval.
All applicable web pages	Statistics	The statistics have been marked as variable on this page so we can update them as necessary without having to re-file for approval. The sources for the statistics are also marked as variable so we may also update those as well without having to re-file for approval.
Supplemental Insurance Page LOYAL-11-0004-L	Rider Information	The ROP and Cash Value rider information shown at the bottom of the form has been marked as variable so we can remove this information if we decide to stop selling this rider without having to re-file for approval.
Affordable Health Benefits LOYAL-11-0004-N	Policy Benefit Information	The 4 plan options we have available as well as the benefit amounts for those plans have been marked as variable so we can remove any of the benefit plan options should be choose not to offer those any longer without having to re-file for approval.
Cancer Insurance LOYAL-11-0004-P ; Protection Plus – Hospital Confinement LOYAL-11-0004-M	Benefit Amounts	The benefit amount shown on this page has been marked as variable so we can change the benefit amounts based on what is approved by the department of insurance. We may also choose not to offer a certain benefit amount and would like the ability to remove it without having to re-file for approval.
Protection Plus – Hospital Confinement LOYAL-11-0004-M	Issue Ages	The Issue ages for this product have been marked variable so we can change them if necessary without re-filing for approval.
Prospective Agents LOYAL-11-0004-Y	Processing times and extra benefits	The New Business processing time, the language for our ExpressApp program as well as the Agentview website have been marked as variable so we can update or change this information as necessary without having to re-file for approval.
Prospective Agents LOYAL-11-0004-Y	Existing Agent login	The Existing Agent log in area has also been marked as variable so we can remove this option if needed without having to re-file for approval.
Prospective Agents Contact Page LOYAL-11-0004-Y	Products and Contact Phone Number	The products listed have been marked as variable so we can remove any products as needed should we stop marketing them sometime in the future without having to re-file for approval. Our contact phone number has also been marked bracketed so we can update the phone number should it ever change in the future without having to re-file for approval.
Contact Us LOYAL-11-0004-T	Contact Information	Our contact information has been marked as variable on this page in case our contact information should change, we would like to be able to update this information without having to re-file for approval.
Get A Quote LOYAL-11-0004-U	Contact Information and Products	We have marked our contact information as variable so we can update this information should it change in the future without having to re-file for approval. We have also marked the drop down menu of our products variable so we can remove any products from the list should we stop marketing any in the future without having to re-file for approval.
Privacy Statement LOYAL-11-0004-V	Privacy Notices	We have marked our privacy statement and notice as variable should those ever change based on regulations in the future without having to re-file for approval.